

Information to identify the case:

Debtor 1	<u>Tomas Cruz Jr.</u>	Social Security number or ITIN	xxx-xx-1290
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dania Maria Cruz</u>	Social Security number or ITIN	xxx-xx-2000
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-30154-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tomas Cruz Jr.

Dania Maria Cruz

7/21/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tomas Cruz, Jr.
 Dania Maria Cruz
 Debtors

Case No. 16-30154-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 77

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db/jdb
 aty +Tomas Cruz, Jr., Dania Maria Cruz, 290 Prospect Avenue, Avenel, NJ 07001-1157
 +Michael Alfieri, The Law Offices of Michael Alfieri, LLC, 30 Freneau Avenue,
 Matawan, NJ 07747-3390
 516770490 AllTran Financial, PO Box x610, Sauk Rapids, MN 56379
 516457452 +Amex, 9111 Duke Blvd, Mason, OH 45040-8999
 516457457 +Beneficial New Jersey, 17 Academy Street #309, Newark, NJ 07102-2934
 516457471 +Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040
 516457473 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 S Louis, MO 63179-0040
 516457477 +Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, Room 252,
 East Rutherford, NJ 07073-2152
 516648886 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516457478 +Dept Of Ed/Navient, Attn: Claims Dept, PO Box 9400, Wilkes Barr, PA 18773-9400
 516457488 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster & Garbus LLP, ATTN: Bankruptcy, 60 Motor Parkway,
 Commack, NY 11725)
 516770518 +Kabbage, ATTN: Bankruptcy, PO Box 77073, Atlanta, GA 30357-1073
 516480989 +Lynx Asset Services LLC, 30 Freneau Avenue, Matawan, NJ 07747-3390
 516457491 +Lynx Asset Services, Inc., ATTN: Bankruptcy, 30 Freneau Avenue, Matawan, NJ 07747-3390
 516457492 +Michael A. Alfieri PC, 30 Freneau Avenue, Suite 2-A, Matawan, NJ 07747-3392
 516596962 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 516457493 +New Jersey Dept. of Taxation, ATTN: Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
 516457494 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 516457495 +Pinnacle, PO Box 130848, Carlsbad, CA 92013-0848
 516770525 +Plave Koch PLC, 12005 Sunrise Valley Drive, Reston, VA 20191-3469
 516538337 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 516457498 +Santander Bank, 587 Main Street, Woodbridge, NJ 07095-1104
 516457499 +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444
 516482864 +TD Auto Finance LLC, c/o Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205,
 Jersey City, NJ 07302-3835
 516481093 +TD Auto Finance LLC, c/o Schiller, Knapp, Lefkowitz, & Hertz, LLP,
 950 New Loudon Road, Suite 109, Latham, NY 12110-2100
 516481112 +TD Bank Auto Finance, LLC, PO Box 16041, Lewiston, ME 04243-9523
 516530688 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516457509 +US Attorney General, US Dept of Justice, Bankruptcy Dept, PO Box 55, Ben Franklin Station,
 Washington, DC 20044-0055
 516457510 Verizon, Recovery Departmen, One Alpharetta Place R, Alpharetta, GA 30004
 516457512 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 516457511 +Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 516457514 Wells Fargo Home Projects Visa, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516560188 EDI: BECKLEE.COM Jul 21 2017 22:53:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516578595 EDI: BECKLEE.COM Jul 21 2017 22:53:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516457449 +EDI: AMEREXPR.COM Jul 21 2017 23:03:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516457447 +EDI: AMEREXPR.COM Jul 21 2017 23:03:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516457450 +EDI: AMEREXPR.COM Jul 21 2017 23:03:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 516457453 +EDI: TSYS2.COM Jul 21 2017 23:03:00 Barclays Bank Delaware, PO Box 8801,
 Wilmington, DE 19899-8801
 516457455 +EDI: TSYS2.COM Jul 21 2017 23:03:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 516457462 EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 516770498 +E-mail/Text: bankruptcy@cayps.com Jul 21 2017 23:13:59 Calvary SPV I LLC,
 500 Summit Lake Drive #400, Valhalla, NY 10595-1340
 516457458 +E-mail/Text: sburch@calypsocay.com Jul 21 2017 23:14:43 Calypso Cay Resort,
 4951 Calypso Cay Way, Kissimmee, FL 34746-5522

District/off: 0312-3

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516457459 +EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
516485589 EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516457465 +EDI: CHASE.COM Jul 21 2017 23:03:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
516457468 +EDI: CHASE.COM Jul 21 2017 23:03:00 Chase Card Services, Po Box 15298,
Wilmington, DE 19850-5298
516457472 +EDI: CITICORP.COM Jul 21 2017 23:03:00 Citibank, Po Box 6241,
Sioux Falls, SD 57117-6241
516457474 +EDI: CITICORP.COM Jul 21 2017 23:03:00 Citibank/The Home Depot, Po Box 6497,
Sioux Falls, SD 57117-6497
516457475 EDI: WFNBNB.COM Jul 21 2017 23:03:00 Comenity Bank/nwyrk&co, Po Box 18215,
Columbus, OH 43218
516457476 +EDI: WFNBNB.COM Jul 21 2017 23:03:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
Westerville, OH 43081-2873
516688975 +E-mail/Text: bncmail@w-legal.com Jul 21 2017 23:13:49 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516457487 EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
516457482 +EDI: NAVIENTFKASMDOE.COM Jul 21 2017 23:03:00 Dept Of Ed/Navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
516467818 EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
516457486 +EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516457490 EDI: IRS.COM Jul 21 2017 23:03:00 IRS, ATTN: Bankruptcy,
1240 East 9th Street, Room #493, Cleveland, OH 44199
516770519 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jul 21 2017 23:14:37 Kabbage,
ATTN: Bankruptcy, PO Box 77081, Atlanta, GA 30357-1081
516586256 EDI: RESURGENT.COM Jul 21 2017 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
516457496 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516688671 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
516667864 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516688678 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Juniper,
POB 41067, Norfolk VA 23541
516689706 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC,
c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
516688675 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
516537971 EDI: Q3G.COM Jul 21 2017 23:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
516529095 +E-mail/Text: n.miller@santander.us Jul 21 2017 23:14:37 Santander Bank, N.A.,
601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544
516666328 +EDI: RMSC.COM Jul 21 2017 22:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516457505 +EDI: CHRYSLER.COM Jul 21 2017 23:03:00 TD Auto Financial, Po Box 9223,
Farmington Hills, MI 48333-9223
516690523 +E-mail/Text: bncmail@w-legal.com Jul 21 2017 23:13:49 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516457507 EDI: TFSR.COM Jul 21 2017 23:03:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
516457506 EDI: TFSR.COM Jul 21 2017 23:03:00 Toyota Motor Credit Co, Po Box 8026,
Cedar Rapids, IA 52408
516457503 +EDI: WTRRNBNBANK.COM Jul 21 2017 23:03:00 Target, C/O Financial & Retail Services,
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516457504 +EDI: WTRRNBNBANK.COM Jul 21 2017 23:03:00 Target, Po Box 673, Minneapolis, MN 55440-0673
516592486 EDI: WFFC.COM Jul 21 2017 23:03:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516457513 +EDI: WFFC.COM Jul 21 2017 23:03:00 Wells Fargo Home Projects Visa,
Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335
TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Lynx Asset Services LLC, 30 Freneau Avenue, Matawan, NJ 07747-3390
lm* +Lynx Asset Services, LLC, 30 Freneau Avenue, Matawan, NJ 07747-3390
516770492* +Amex, Correspondence, Po Box 981540, ElPaso, TX 79998-1540
516457448* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516770491* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516457451* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516770493* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516770494* +Amex, 9111 Duke Blvd, Mason, OH 45040-8999
516457454* +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516770495* +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801

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***** BYPASSED RECIPIENTS (continued) *****

516457456* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516770496* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516770497* +Beneficial New Jersey, 17 Academy Street #309, Newark, NJ 07102-2934
516457463* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
516457464* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
516770501* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
516770499* +Calypso Cay Resort, 4951 Calypso Cay Way, Kissimmee, FL 34746-5522
516457460* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516457461* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516770500* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516457466* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmingotn, DE 19850-5298
516457467* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmingotn, DE 19850-5298
516770502* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmingotn, DE 19850-5298
516457469* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516457470* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516770503* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516770504* +Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516770505* +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
516770507* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516770506* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
S Louis, MO 63179-0040
516770508* Comenity Bank/nwyrk&co, Po Box 18215, Columbus, OH 43218
516770509* +Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
516770514* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)
516770510* +Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, Room 252,
East Rutherford, NJ 07073-2152
516457483* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516457484* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516457485* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516770512* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
516457479* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516457480* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516457481* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516770511* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516770513* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516770515* ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster & Garbus LLP, ATTN: Bankruptcy, 60 Motor Parkway,
Commack, NY 11725)
516770517* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, ATTN: Bankruptcy, 1240 East 9th Street, Room #493,
Cleveland, OH 44199)
516457489* +IRS, c/o Bankruptcy Dept., PO Box 7346, Philadelphia, PA 19101-7346
516770516* +IRS, c/o Bankruptcy Dept., PO Box 7346, Philadelphia, PA 19101-7346
516770520* +Lynx Asset Services, Inc., ATTN: Bankruptcy, 30 Freneau Avenue, Matawan, NJ 07747-3390
516770521* +Michael A. Alfieri PC, 30 Freneau Avenue, Suite 2-A, Matawan, NJ 07747-3392
516770522* +New Jersey Dept. of Taxation, ATTN: Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
516770526* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
516770523* +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516770524* +Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848
516770527* +Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962
516770528* +Santander Bank, 587 Main Street, Woodbridge, NJ 07095-1104
516457500* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444
516457501* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444
516457502* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444
516770529* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444
516770532* +TD Auto Financial, Po Box 9223, Farmington Hills, MI 48333-9223
516770535* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
516457508* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516770534* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516770530* +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475,
Minneapolis, MN 55440-9475
516770531* +Target, Po Box 673, Minneapolis, MN 55440-0673
516770536* +US Attorney General, US Dept of Justice, Bankruptcy Dept, PO Box 55, Ben Franklin Station,
Washington, DC 20044-0055
516770537* Verizon, Recovery Departmen, One Alpharetta Place R, Alpharetta, GA 30004
516770538* +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516770539* +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
516770540* +Wells Fargo Home Projects Visa, Written Correspondence Resolutions,
Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

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***** BYPASSED RECIPIENTS (continued) *****

516770541* Wells Fargo Home Projects Visa, CscI Dispute Team N8235-04m, Des Moines, IA 50306
516457497 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962
516770533 ##+The Cleaning Authority LLC, ATTN: Bankruptcy, 7230 Lee DeForest Drive,
Columbia, MD 21046-3249

TOTALS: 0, * 71, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor IRS-DEPARTMENT OF TREASURY eamonn.ohagan@usdoj.gov
Javier L. Merino on behalf of Joint Debtor Dania Maria Cruz jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; brittany@dannlaw.com
Javier L. Merino on behalf of Debtor Tomas Cruz, Jr. jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; brittany@dannlaw.com
Michael A. Alfieri on behalf of Creditor Lynx Asset Services LLC vdumani@malfierilaw.com
Michael A. Alfieri on behalf of Loss Mitigation Lynx Asset Services, LLC vdumani@malfierilaw.com
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com

TOTAL: 9